



Phillips Lytle LLP

Via CM/ECF and U.S. Mail

June 17, 2015

Hon. Paul R. Warren
United States Bankruptcy Court
Western District of New York
U.S. Courthouse
100 State Street
Rochester, NY 14614

Re: In re Caroline M. Williford
Case No. 2-12-21218-PRW

Dear Judge Warren:

We represent American Tax Funding, LLC ("ATF"), a creditor of the above-referenced debtor ("Debtor") in this bankruptcy case.

I am writing with respect to tomorrow's hearing on the motion of George M. Reiber, as Chapter 13 Trustee ("Trustee"), Objecting to Claim and Supporting Statement (Docket No. 57). ATF filed an Objection to the Trustee's motion on June 2, 2015 (Docket No. 60).

In an effort to keep costs and expenses in this case to a minimum and in light of the fact that the response of ATF does not advance any disputed legal theory, our office does not intend to appear at tomorrow's hearing, but rather will rely upon the response papers filed. The Trustee has already been advised accordingly.

Very truly yours,

Phillips Lytle LLP

By *Nickolas Karavolas*

Nickolas Karavolas

cc: Louis V. Asandrov, Esq.
George M. Reiber, Chapter 13 Trustee
U.S. Trustee

Nickolas Karavolas
Direct 212 508 0477 nkaravolas@phillipslytle.com

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ATTORNEYS AT LAW